



SPOTLIGHT

JULY 2006

AMERICAN INCOME LIFE & NATIONAL INCOME LIFE

VOL. 39 NO. 7

2001 CSO Changes

What This Means for You



- 2001 CSO - Non-Smoker Rates and Actual Age
- Announcing Andy Stern, SEIU, to the LAB
- New Office Openings



FROM THE DESK OF:

Roger Smith
President & CEO
American Income Life
& National Income Life

Adapting To & Surviving Change

Before I get into my comment this month, I think now is a good time to express my thanks for all you do for American Income and National Income. I really wanted to take this opportunity to let you know I admire your dedication, commitment, and perseverance in all that you do — we are a success because you are a success.

The past several years I have made reference to many topics — from family anecdotes to art and culture; I have incorporated all of them in one way, shape, or form into my speeches and my monthly magazine comments.

Having said that, I watched a movie recently that reminded me of our field force. The name of the movie is *Eight Below*. The movie takes place in Antarctica, the coldest continent on Earth reaching almost 50 below in the dead of winter. This frigid land is only bearable for visitors, mostly scientists, in the summer months. This is where the movie starts. It is late January, early February, and summer in the Southern Hemisphere is coming to a close. The setting is the American substation in Antarctica. The team stationed there is facing a fast approaching storm — early, but it's the first one of the winter — and the team is required to evacuate the station. The window of opportunity for evacuation is small, leaving them no time to properly close the station and forcing them to leave eight working sled dogs behind.

This is where the story evolves as one man struggles with leaving his team — his dogs — behind. Finally after an intense struggle and much persuasion, he is able to return to the substation 175 days later. To this man's surprise — he was prepared for the worst — he finds six of his eight dogs have survived with very limited resources in the rugged, non-hospitable Antarctic environment.

I believe this story correlates to our field force for two reasons.

First, this is a great story of survival, beating the odds to make it in a hostile and inhospitable environment. Though we do not work in such an environment, there are times when it seems we have very limited resources — especially time — with which

to do what we need. Given this, it is amazing that together we have beat the odds and made American Income and National Income the Company we want it to be — and we continue to do this every day. We all face challenges and obstacles, and our field force above all has managed that with ease and grace making your individual and collective success your own.

The second reason is that there seems to be a strong correlation with the main character. He took what was most important to him and put it above all else. He took a risk to get back to his team. That same tenacity and drive which shows through this character can be applied to our field force. In the end, I know you have combined heart and passion with dedication, by knowing what you want and then going out and getting it!

Surviving is really all about adaptation. We all must adapt and move forward to beat the odds. I speak of adaptation and survival because, though not directly related, we all survive, incorporate, and adapt on a daily basis. Given that, this month we are introducing our new 2001 CSO changes and explaining what these changes mean to you as a Producer. Here at American Income and National Income, we are extremely fortunate to have tried-and-true systems of success. However, we definitely pride ourselves on continuously improving — adapting and incorporating new tools — and these new CSO changes are yet another improvement which is sure to augment your success. To find out more about these changes, turn to Page 12 and 13.

In closing — whatever powerful, motivational correlation one uses — our field force is the greatest sales force and I feel the best this Company has ever had. You are all, individually and collectively, an example to our industry of how heart plus dedication equals success.

Think big!

Dates to Remember

Tuesday, Aug. 29, 2006

All business and PR credits must be at the Home Office to count for August production.

Total Bonuses Paid Out

This month AIL and NILICO paid a total of \$1,019,667.55 in bonuses. For more information on the monthly bonuses, turn to Page 16.

Required Retention Rate

Effective Jan. 1, 2006, to be eligible for bonuses and featured in *Spotlight*, Producers must meet the required Retention or the minimum Net to Gross. Net to Gross varies based on bonus guidelines. The rates listed below are for *Spotlight* recognition only. Net to Gross is used only during the Producer's first eight months.

Retention:	68%
Net to Gross:	78%

Look for the Asterisk

The asterisks, shown throughout the magazine, indicate that place will be a year-to-date award winner. The Producers, who will be recognized at the 2007 Awards Presentation, are: the top SGA from each category, the top two PR Managers, the top two PR Representatives from each category, the top RGA, the top five MGAs, the top five GAs, the top SA, and the top ten Individual Producers. You can view the 2007 Convention Qualifications online at ailife.com or nilife.com. *Check your production! If there is an asterisk by your position, you could be on your way to The Fairmont Scottsdale Princess! The convention will be held May 17-20, 2007.*

Get Your Materials Reviewed

Our Company policy requires all materials your Agency may be using, if not provided by AIL or NILICO, to be forwarded to our office for review. All lead letters must be approved prior to mailing.

In addition to lead letters, any forms used, presentations, phone scripts, or letters sent to a policyholder regarding AIL or NILICO should be sent to Home Office for review. Once we complete the review, we will send you approval confirmation.

"Code of Ethics" Addition

A "code of ethics" document has been part of the Canadian set-up kit for some time. It basically describes ethical practices — things the Agent should and should not do when selling insurance.

Some states are now implementing requirements that this type of document be provided to Agents. This document also serves to remind Agents that business absolutely must be conducted in an ethical manner. Therefore, a "code of ethics" document has been added to the set-up kit for all U.S. Agents.

Transmitting Business to Home Office

It is important to use a transmittal sheet and complete all of the requested information such as Agent name, Agent number, SGA name, and state when sending new business to the Home Office.

- New Agents should use a TBA transmittal sheet in order to get the information to Agency quickly for processing. A TBA sheet should also be used when an Agent contract is attached.
- End of Month or End of Quarter business should be listed on an End of Month Transmittal.
- List *all* applications on the transmittal, each on a separate line:
 - * Combo applications list every sale on a separate line. Life, accident, hospital, and cancer should each be on their own lines.
 - * When you have a rider addition, check the "add-on conversion" box on the transmittal and make sure to write "Add On" or "Conversion" on the top of the application.
 - * If you have an ALT-XPL, write "ALT/XPL" beside the name on the transmittal and at the top of the application. Also, put an "X" in the last column of the transmittal to indicate "ALT-XPL."
 - * If you have an ALT-DCL write "ALT-DCL" beside the name on the transmittal and on the top of the application. Put a "D" in the last column to indicate "ALT-DCL."
 - * If you have a controlled business application, write "Controlled Business" at the top of the application and put a "C" in the last column of the transmittal to indicate controlled business.
- Use every line on the transmittal. Do not skip lines between the applicant's names.
- Use *one* staple to hold a family's business together. Everything required for the applications such as questionnaires, CWA checks, and voided checks can be held with just one staple. Please do not staple the voided check to the back of the application.

For more detailed instructions, please refer to the *Agency Resource Center*.

American Income Life

For over half a century, American Income Life Insurance Company has been meeting union families' needs. We are a leader in the union insurance market, and are totally committed to meeting the needs of union members through personal one-on-one service and complete Home Office customer support. You can count on AIL to do what it says it will do.

Spotlight

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Promoted to 52.5 Percent Supervising Agent

Bhupinder Atwal	Ramey Elabu	George Lahamedjian	Lori Simpson
Amber Baxter	Timothy Ericson	Myhailo Marchuk	Joseph Storer
Mohammed Bencherif	Jeffrey Gidlund	Adriann Morales	Daniel Strader
Robert Bingham	Theodore Greer	Otis Newell	Jonathan Stuffer
Laura Bounhaseng	Aaron Harris	Todd O'Neill	Heather Tanner
Richard Carter	David Healy	Ha Pham	Christina Turner
Edward Chaney	Matthew Houston	Greg Prasker	Barry Wells
Joanna Chinquist	Grant Johnson	Noel Roman	Meredith West
Benjamin Eggen	Sandy Johnson	Grant Sharp	Richard Zuvich

Promoted to 55 Percent Supervising Agent

Naveen Eapen	Sara Geiger	Melissa Mahmoud	Susan Schreiber
Mark Corkrean	Myrissa Howell-Botts	Jared Mlinarich	Claudia Steiner-Fricker

Promoted to 57.5 Percent General Agent

Merridy DeVorce	Duane King	David Orrico	Marie-Claude Turgeon
Aunjel Faucheux	Jerald Muhammad	Carl Rudd	Jennifer Wehrle
John Curtis Jones	Wesley Norris	Dean Schmitt	

Promoted to 60 Percent General Agent

London Burnett	Mireille Jaillet	Michael Pope	Lisa Roemer
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Promoted to Master General Agent

Edward Clunk	Kristie Druffel	William Haefs	Elizabeth Lopez	Alan Silverman
Corey Carbon	Lorraine Flakes	Torrence Henry	William Myatt	Tibor Simon
John DeRosier	Richard Flores	Jennifer Ingimundson	Betty Ross	Hovhannes Termartirosian
Steven Diciaro	Timothy Gray	Natalie Linker	Micah Rounds	

Promoted to Regional General Agent

Micah Cohen	Robert Hamilton	Harjeet Rana
Denise Gilbert	Judy Hinz	

Promoted to State General Agent

Mathew Hart

Reaching for the Stars!

Each month, more people are rising through the ranks and becoming MGAs. They are learning no matter how high they reach, AMS can help them get there. The MGAs who spoke with us this month had great things to say about how other aspiring Agents can team their good work habits with the AMS system to reach the stars — the sky is the limit!



Thomas Craig
The Rick Altig Agency
Promoted May 2006

"Our Agency is a team. Everyone has something different to offer, and I try my hardest to be a team player. I know my SGA, my mentors, and everyone else will be there for me, so I make it a point to be there when they need me to be. That support system led me to where I am now."



Michael Mandela
The Rick Altig Agency
Promoted May 2006

"I owe my success to the fantastic leadership I have received during my time with American Income. Sidney Hodgskiss, Roger Fung, and my other mentors have been the inspiration and support I needed to really get ahead. Have faith in your leaders and their advice."



Daniel Phares
The Marc Morton Agency
Promoted May 2006

"I cannot stress enough the importance of checking referrals. I believe that referrals are the key to this business, and anyone who wishes to succeed with AIL should recognize their value. Combine this awareness with working smart and a little confidence, and you will be set."



Ray Sharples
The David Zophin Agency
Promoted May 2006

"Have confidence in yourself and do not be afraid of new experiences. You will be meeting many new people, and it helps to be comfortable with those different than yourself. Make a 100 percent commitment to your work, as you will not be very successful if you only employ half measures."



Steven Diciaro
The Bill Jennings Agency
Promoted June 2006

"When I started here, Roger Smith gave the best advice — burn all of your bridges. Leave yourself an island for your career. Working with AIL is one of the best decisions you can make, but you do not want to leave yourself an 'out' where you always wonder if you made the right choice. It will only hold you back."



Lorraine Flakes
The Eric Neal Agency
Promoted June 2006

"The AMS system we have is awesome. You get to set your own timeline of promotion that you feel comfortable with, rather than trying to fit a set schedule the Company regulates or hoping someone higher than you leaves so you can take their spot. It allows you to grow at the rate you want."



Alan Silverman
The James Isip Agency
Promoted June 2006

"A good mentor can make all the difference. They will give you all of the information and knowledge they learned over their years, and you need to take it to heart. When Jimmy Isip trained me, he insisted I be a blank slate and ready for everything he had to teach me."



Stephen Maloney
The David Zophin Agency
Promoted May 2006

"Perseverance, discipline, and a great attitude are the additional tools you need to be a success in the field. Set attainable goals and work until you meet them, and do not forget the details. If you constantly and consistently do the little things on a daily basis, success is guaranteed!"



Eric Miller
The Rick Altig Agency
Promoted May 2006

"Be willing to adapt to all situations — both physically and mentally. You have to be prepared to adapt in the field, but you should also incorporate the advice and experience of your mentors and fellow Agents. Learn from them, and believe in what they say."



Derek Sandilands
The Rick Altig Agency
Promoted May 2006

"The best advice I can give is to become a Personal Producer and focus on that position for a while. You will earn valuable experience, and others will begin to believe in you. This way, when you do choose to become an MGA, you will have a solid foundation for success."



Corey Carbon
The David Cohen Agency
Promoted June 2006

"The best advice I can give is to be teachable. Many times, people think they know everything needed to be a success, and they miss out on a very important tip or lesson. Allow others to coach you, and listen to your Manager's advice — they only have your best interest in mind."



Kristie Druffel
The Tom Williams Agency
Promoted June 2006

"With American Income, the possibilities are endless, provided you are prepared to work hard. Hang in there for the first sixty days, as those are usually the most difficult. After that time, things become easier. It is worth all of the work, and you can continue on knowing you are a cut above the rest."



Jennifer Ingimundson
The Rick Altig Agency
Promoted June 2006

"We are told AIL is full of amazing opportunities, and this is proven to be true every day. Retain a positive attitude, and never lose sight of your goals and dreams. And remember — even when you have a bad day, there is nothing that another appointment cannot fix."

Congratulations!

Individual Producers



1. Michael Halbrook
Kansas City, MO



2. Tara Soderman
Kailua, HI



3. Ruben Soberanes
Concord, CA



4. Ed Olfert
Winnipeg, MB



5. Jessica Robinson
Concord, CA



6. Carla Miller
Omaha, NE



7. Maijargal Sukhbaatar
Ridgeland, MS



8. Joseph Moore
Altamonte Spr., FL



9. Timothy Cruise
Woodridge, IL



10. Farhod Shamsiyev
Roanoke, VA

Individual Producers

All Time Record to Beat

Month: \$62,536 Net ALP Zachary Hart

June Production

Name	Net ALP	NG [▲]	Rtn	MGA	SGA
1. Michael Halbrook	\$28,810	93		David Garrett	Geneser-Geneser
2. Tara Soderman	22,986		82.4	Tara Soderman	Rick Altig
3. Ruben Soberanes	22,788		75.2	Doreen Ryan-Foti	Jatoft-Foti
4. Ed Olfert	21,654		87.9	Eric Labossiere	Rick Altig
5. Jessica Robinson	20,658	89		Curt Snow	Jatoft-Foti
6. Carla Miller	20,081		78	Carla Miller	John Akers
7. Maijargal Sukhbaatar	19,981		74.1	Maijargal Sukhbaatar	Gleb Ostrovsky
8. Joseph Moore	19,315		79.9	Matt Henderson	Tom Williams
9. Timothy Cruise	19,311		82.6		Bob Olson
10. Farhod Shamsiyev	18,862	86		Stefan Johannsson	Altig-Hay
11. Max Quasem	18,391		85.5	Earnest Loveless	David Cohen
12. Jose Lopes	18,328	100		Melanie Cohen	David Zophin
13. Choo Yaj	17,278	100		Cheryl Foti	Jatoft-Foti
14. Patrick Parisi	17,195		81.5	Denice Davidson	Chris La Fond
15. Kevin Haines	17,110		84.9	Kevin Haines	Imran Satti
16. Sarah Sweeney	16,630	88		Samuel Cohen	Fred Hadayia
17. William Chang	15,888	91		Mathew MacCannell	Rick Altig
18. Edwin Menzies	15,847		77.2	Bill Hayer	Rick Altig
19. Jalel Bouziri	15,525	94		Kouame Yoboue	Altig-Lyse
20. Jesse Wise	15,013		72.8	Matthew Hogan	Durhon Oldham

▲ Percentage of Net to Gross

All Time Record to Beat

YTD: \$278,449 Net ALP Zachary Hart

YTD Production

Name	Net ALP	NG [▲]	Rtn	MGA	SGA
* 1. Max Quasem	\$124,377		85.5	Earnest Loveless	David Cohen
* 2. Carla Miller	113,727		78	Carla Miller	John Akers
* 3. Timothy Cruise	102,414		82.6		Bob Olson
* 4. Steven Stensrud	93,102		92.3	John McGrath	Rick Altig
* 5. Jesse Wise	89,248		72.8	Matthew Hogan	Durhon Oldham
* 6. Sebastian Kazek	88,452		73.1	Kristie Druffel	Tom Williams
* 7. Garret Kun	85,556	89		Samuel Cohen	Fred Hadayia
* 8. Tara Soderman	81,055		82.4	Tara Soderman	Rick Altig
* 9. Rudi Camenzind	79,286		90.4	Earnest Loveless	David Cohen
* 10. Robert Rowe	77,598		74.4	Lawrence Hauck	Steve Friedlander
11. Arthur Westergren	76,982		80	Elaina Bosco	Tom Williams
12. Joseph Moore	76,180		79.9	Matt Henderson	Tom Williams
13. Scott Remmey	74,887		77.9		Eric Giglione
14. Ed Olfert	73,278		87.9	Eric Labossiere	Rick Altig
15. Ruben Soberanes	71,989		75.2	Doreen Ryan-Foti	Jatoft-Foti
16. Simon Arias	71,795	78		Nicholas Zangardi	Surace-Smith
17. Yevgeniy Kashkin	71,464		83.3	Maijargal Sukhbaatar	Gleb Ostrovsky
18. Robert Ulreich	71,375		84.7	Roger Johnson	Jatoft-Foti
19. Alex Bluhm	70,287		74.6	Roger Johnson	Jatoft-Foti
20. Jinzhou Zhao	69,066		91.8	Ryan Stenglein	Rick Altig

▲ Percentage of Net to Gross

Happy Anniversary! Thanks for all you do. Congratulations!

29 Years of Service

David Cohen

21 Years of Service

Lou Nell Busby

16 Years of Service

Tim Schroeder

15 Years of Service

Herman Libman

13 Years of Service

Catherine Briggie
David Jackson
Dennis Muth

12 Years of Service

Timothy Cruise

11 Years of Service

John DeRosier

10 Years of Service

James Bliefnick
Charles Hill

9 Years of Service

Slav Bitman

7 Years of Service

Barbara Leader

6 Years of Service

Richard Cerra

6 Years of Service Cont.

Jason Dickson
Roland Fletcher
Innocent Okeke
Byron Washington

5 Years of Service

Melanie Cohen
Corey Friesen
Denise Gilbert
Peter Highberg
Marc Rosen
Christopher Stephens
LaTonya Tucker

4 Years of Service

Jeffrey Ahrens
Susanne Munro
Scott Mellgren
A J O'Connor
Stuart Paolino
Lori Yeilding

3 Years of Service

David Ackerman
Abdelhadi Badreddine
Diane Carrion
Avrom Gossack
Danielle Holmes
Bertrand Lelievre
Joseph Moore
Alan Nakamatsu
Daniel Pavek
Max Quasem
Deborah Stewart

3 Years of Service Cont.

Donald Strynadka
Sidney Trahan
Lawrence Turk
Rodney Ward

2 Years of Service

Rog Beaudro
Charles Bergenstein
Derek Birch
David Boshard
Denice Davidson
Jeff Debiak
Tony DeRico
Ricardo Ferreira
Robert Gerdes
Heather Hewitt
Norman Lew
Jodi MacPherson
Tony Motley
Gerardo Pino
John Sill
Nathan Snider
Beth Snow
Thomas VanOsdol
Nicholas Zangardi

1 Year of Service

Diego Arangopuerta
Roger Beals
Marcandre Boudreau
Constance Branch
Leighton Bromfield
Carole Buchner
Stephen DeMarie

1 Year of Service Cont.

Robert Dixon
Terrence Ealy
Richard Flores
Adam Fogelman
Valerie Franklin
Janice Howard
Raymond Lavrenz
Michael Mandella
Edwin Menzies
Eric Miller
David Montgomery
Travis Moody
Keith Moore
Kelvin Muggerridge
Anthony Mutter
William Myatt
Michael Naccarato
Patricia Newell
Uriah Ortiz
Susan Remington
Timothy Rooney
Karen Rosenberg
Todd Sahn
Colton Salinger
Claudia Steiner-Fricker
Brian St.Louis
David Tubbin
Antrell Tyson
Jesse Wise
Corey Woodson
Antoinette Yellock
Alfred Young
Lili Zhao

American Income & National Income Proudly Present A New Labor Advisory Board Member



Andy Stern
President
SEIU

Andy Stern, President of *SEIU*, has been unanimously elected to the Labor Advisory Board.

Service Employees International Union (SEIU) has become the largest health care union, including hospitals, nursing homes, and home care; the largest property services union, including building cleaning and security; and the second largest public employee union.

Andy Stern began his union career in 1973 as a state social service worker and rank-and-file member of *SEIU Local 668*. He became the first elected full-time president of the local when he was 27, and two years later in 1980 was named to the union's International Executive Board. In 1984, he began overseeing the organizing and field services programs, and in 1996 was elected *SEIU's* International President.

Andy is determined to build a truly global union designed to meet modern challenges and help ensure workers, not just CEOs, benefit from today's global economy. His philosophy has led *SEIU* to abandon the traditional local and regional approach to organizing in favor of a 21st century, industry-

based global model that works with unions in other countries that share common employers. He envisions partnerships between multinational companies and labor to raise wages and standards for workers, while helping businesses become more competitive in America and internationally.

An aggressive advocate for a health care system that helps U.S. companies compete worldwide while providing quality, affordable coverage to every American, Andy Stern has also invited business leaders to partner with *SEIU* in the national political arena to establish a more efficient, cost-effective model to replace our ailing employer-based structure. His commitment to the issue also led Stern to create *SEIU's Americans for Health Care* project, a grassroots network to make health care a top political priority in key states across the country.

We welcome Mr. Stern to the Labor Advisory Board and are looking forward to a long and prosperous partnership for many years to come.

Congratulations!

Supervising Agents



1. Christopher Kurz
Kansas City, MO



2. Sara Geiger
Plymouth Mtg., PA



3. Rachel Buser
Harrisburg, PA

All Time Record to Beat
Month: \$43,409 1st Yr.

All Time Record to Beat
Month: \$68,050 Net ALP Mary Ann Gaelic

June Production

Name	1 st Year Agent	Net ALP	NG	Rtn	MGA	SGA
1. Christopher Kurz	\$35,040	\$38,184	86		David Garrett	Geneser-Geneser
2. Sara Geiger	24,887	28,711	88		Samuel Cohen	Fred Hadayia
3. Rachel Buser	23,953	29,373	86		Matthew Hogan	Durhon Oldham
4. Todd Sahn	19,186	20,421	87		Dorian Oldham	Durhon Oldham
5. David Guzman	19,028	25,749		68.0	Scott Rehberg	Surace-Smith

All Time Record to Beat
YTD: \$266,978 1st Yr. Mary Ann Gaelic

All Time Record to Beat
YTD: \$443,893 Net ALP Mary Ann Gaelic

YTD Production

Name	1 st Year Agent	Net ALP	NG	Rtn	MGA	SGA
* 1. Christopher Kurz	\$65,095	\$93,242	86		David Garrett	Geneser-Geneser
2. David Guzman	59,949	111,481		68.0	Scott Rehberg	Surace-Smith
3. Michael Broker	56,924	101,246	94		Jim Bianchi	Durhon Oldham
4. Keith Moore	56,626	96,874	87		Noe Gonzales	Jatoft-Foti
5. Rachel Buser	55,353	117,399	86		Matthew Hogan	Durhon Oldham

Supervising Agent selection guidelines for recognition in the *Spotlight* are as follows: *Must have one First Year Agent coded and meet all production requirements.*

General Agents



1. Lisa Roemer
Plymouth Mtg., PA



2. Sue Weiss
Harrisburg, PA



3. Christopher Schafer
Kansas City, MO



4. Simon Arias
N. Royalton, OH



5. Beth Snow
Concord, CA

All Time Record to Beat
Month: \$102,403 1st Yr. Eric Neal

All Time Record to Beat
Month: \$111,262 Net ALP Eric Neal

June Production

Name	1 st Year Agent	Net ALP	NG	Rtn	MGA	SGA
1. Lisa Roemer	\$40,075	\$46,032		73.5	Samuel Cohen	Fred Hadayia
2. Sue Weiss	38,847	40,203	85		Matthew Hogan	Durhon Oldham
3. Christopher Schafer	38,116	44,074	87		David Garrett	Geneser-Geneser
4. Simon Arias	30,875	36,633	87		Nicholas Zangardi	Surace-Smith
5. Beth Snow	28,080	36,932		76.7	Curt Snow	Jatoft-Foti
6. David Baum	23,456	34,202		69.5	Joshua Goodman	Bill Jennings
7. Steven Engrav	20,407	31,629		73.3	Wayne Hendricks	Joe Manone
8. Michael Pope	20,080	19,591		81.2	Joseph Diecedue	Surace-Smith
9. Travis Moody	18,544	25,958	85		Nicholas Zangardi	Surace-Smith
10. Robert Gerdes	18,440	25,628		81.0	Rebecca Klebsch	Joe Manone

All Time Record to Beat
YTD: \$489,120 1st Yr. Eric Neal

All Time Record to Beat
YTD: \$864,620 Net ALP

YTD Production

Name	1 st Year Agent	Net ALP	NG	Rtn	MGA	SGA
* 1. Travis Moody	\$188,681	\$220,160	85		Nicholas Zangardi	Surace-Smith
* 2. David Goodman	154,186	201,781		81.8	Joseph Goodman	Bill Jennings
* 3. Christopher Schafer	131,999	175,266	87		David Garrett	Geneser-Geneser
* 4. Sue Weiss	125,777	159,554	85		Matthew Hogan	Durhon Oldham
* 5. Lisa Roemer	123,861	172,580		73.5	Samuel Cohen	Fred Hadayia
6. Mary Ann Gaelic	111,809	237,254		71.9	Lawrence Hauck	Steve Friedlander
7. Steven Engrav	107,184	177,420		73.3	Wayne Hendricks	Joe Manone
8. James Nelligan	105,320	147,391	86		David Ackerman	Eric Giglione
9. Ian Gingold	93,563	120,520		70.7	Daniel Phares	Marc Morton
10. Patricia Lee	87,635	114,063		76.0	Eddie Dhillon	Paul Rumbuc

General Agent selection guidelines for recognition in the *Spotlight* are as follows: *Must have two First Year Agents coded and meet all production requirements.*

2001 CSO Changes

What This Means for You

What does it mean "2001 CSO Changes?"

We have been working on adjusting our policies for the new mortality tables. These adjustments will allow for more competitive rates for non-smokers. These changes have become necessary because every 20 years or so, industry standard mortality tables used to compute policy reserves, cash values and other factors change. These changes require companies to readjust these factors in accordance with the change in the mortality table, and thus, requires the company to refile life products with state departments of insurance. This refiling process allows the department of insurance to review the adjustments and approve the changes made.

*What changes have been made? **

Product Changes		
Actual Age ... 80	Smoker/Non-smoker rates	Actual Age ... 80
WLR \$5.00 to \$9.99	• Sex distinct	Actual age rather than age near
New Bands	• WLP \$10.00 to \$14.99	• WLE \$15.00 and up

Also, be sure to check out the new increase in our Guaranteed Insurability Option in the sidebar.

Guaranteed Insurability Option

In addition to the 2001 CSO changes, we are also pleased to announce the increase of the Guaranteed Insurability Option Rider from \$15,000 to \$25,000. This rider has no death benefit itself, but guarantees the insured the right to buy additional whole life insurance coverage on future option dates without evidence of insurability (no medical history questions required when the options are exercised) for up to \$25,000 each option date. The option dates occur at age 25, 28, 31, 34, 37, and 40. These dates can be advanced at first marriage and birth or legal adoption of a child. The rider can only be attached to whole life insurance policies. With six option dates, the increase of permanent coverage could be up to \$150,000 without evidence of insurability. The cost of the rider will be issue ages 0 to 17 at \$1.67 per month, and 18 to 37 at \$3.34 per month. This is an excellent rider to add to all juvenile sales as it allows the insured the opportunity to increase their coverage in later years on the option dates without evidence of insurability. Contact your SGA if you have any additional questions regarding this rider.

Looking for Ways to Increase Marketability
and Offering Premier, In-Home, Affordable Insurance Options
for Working Families

* Please note these state filings and programming changes are in the process of being updated. When they are available in your state or province, your SGA will be notified, and rate sheets and materials will be distributed.

Master General Agents



1. Samuel Cohen
Plymouth Mtg., PA



2. Joshua Goodman
Denver, CO



3. Jim Bianchi
Rochester, NY



4. Matthew Hogan
Harrisburg, PA



5. Wayne Hendricks
Menomonee Falls, WI

All Time Record to Beat
Month: \$190,653 1st Yr. Slav Bitman

All Time Record to Beat
Month: \$250,859 Net ALP Jim Bianchi

June Production

Name	1st Year Agent	Net ALP	NG	Rtn	SGA
1. Samuel Cohen	\$151,067	\$174,898		72.6	Fred Hadayia
2. Joshua Goodman	108,626	135,637		69.7	Bill Jennings
3. Jim Bianchi	87,328	129,840		72.4	Durhon Oldham
4. Matthew Hogan	74,474	92,897		75	Durhon Oldham
5. Wayne Hendricks	69,762	99,192		74.7	Joe Manone
6. Cheryl Foti	67,736	110,340		70.5	Jatoft-Foti
7. AJ O'Connor	67,695	81,624		71.5	Steve Greer
8. John McGrath	62,699	60,982		73.1	Rick Altig
9. Joseph Diecedue	54,948	68,489	96		Surace-Smith
10. David Garrett	49,016	59,800		79.1	Geneser-Geneser

All Time Record to Beat
YTD: \$1,705,178 1st Yr. Slav Bitman

All Time Record to Beat
YTD: \$2,168,283 Net ALP Paul Rumbuc

YTD Production

Name	1st Year Agent	Net ALP	NG	Rtn	SGA
* 1. Joshua Goodman	\$792,448	\$970,368		69.7	Bill Jennings
* 2. Matthew Hogan	494,274	687,268		75	Durhon Oldham
* 3. Samuel Cohen	452,512	572,964		72.6	Fred Hadayia
* 4. Cheryl Foti	324,965	560,005		70.5	Jatoft-Foti
* 5. Wayne Hendricks	299,645	441,391		74.7	Joe Manone
6. David Wang	286,275	529,343		70.1	Bob Olson
7. Megan Olson	276,683	519,983		74	Steve Hartman
8. David Ackerman	251,422	260,881		69.8	Eric Giglione
9. Arthur Greene	241,962	269,665		71.3	Paul Rumbuc
10. Scott Keeney	241,317	309,611		68.6	Durhon Oldham

Master General Agent selection guidelines for recognition in the *Spotlight* are as follows: *Must have four First Year Agents coded and meet all production requirements.*

Regional General Agents



1. Jim Bianchi
Rochester, NY



2. Joshua Goodman
Denver, CO



3. Sonny Gurney
Troy, MI

June Production

Name	1st Year Agent	Net ALP	NG	Rtn	SGA
1. Jim Bianchi	\$311,666	\$438,924		72.4	Durhon Oldham
2. Joshua Goodman	145,476	174,914		69.5	Bill Jennings
3. Sonny Gurney	142,362	164,702		76.9	Paul Rumbuc
4. Steve Surace	123,249	170,244	87%		Surace-Smith
5. Jon Hane	108,126	110,322		75.7	Rick Altig

YTD Production

Name	1st Year Agent	Net ALP	NG	Rtn	SGA
* 1. Jim Bianchi	\$1,241,496	\$1,947,671		72.4	Durhon Oldham
2. Joshua Goodman	1,129,785	1,360,147		69.5	Bill Jennings
3. David Hausman	816,337	1,160,494		72.1	Eric Giglione
4. Sonny Gurney	791,496	954,226		76.9	Paul Rumbuc
5. AJ O'Connor	574,796	798,735		71.0	Steve Greer

\$\$Show Me the Money\$\$

Retention Bonus*

Qualifier	SGA	Amount
Ed Olfert	Rick Altig	\$4,656.56
Tara Soderman	Rick Altig	\$4,597.29
Ruben Soberanes	Jatoft-Foti	\$4,027.04
Max Quasem	David Cohen	\$3,988.40
Timothy Cruise	Bob Olson	\$3,862.22
Carla Miller	John Akers	\$3,815.41
Michael Halbrook	Geneser-Geneser	\$3,745.30
Joseph Moore	Marc Zipper	\$3,670.00
Patrick Parisi	Chris La Fond	\$3,586.91
Maijargal Sukhbaatar	Gleb Ostrovsky	\$3,556.38

Total Retention Bonus Paid: \$520,084.75
497 Producers Qualified

PR Bonus*

Qualifier	SGA	Amount
Jacqueline deVooght	Rick Altig	\$4,864.50
Sara Thraikillie	Steve Greer	\$2,597.50
Rona Pileggi Spano	Bob Olson	\$2,301.38
Bob Dailey	Fred Hadayia	\$1,660.50
Robin Andrade	HO MA	\$1,625.00
Kenneth Altizer	Marc Morton	\$1,426.50
Leo VanDenBussche	Rick Altig	\$1,392.31
Heather Cowdrey-Murch	Rick Altig	\$1,323.69
Timothy Farr	Paul Rumbuc	\$1,261.00
Barbara Knight	Scott Latta	\$1,228.50

Total PR Bonus Paid: \$48,968.53
119 PR Reps Qualified

MGA Bonus*

Qualifier	SGA	Amount
Samuel Cohen	Fred Hadayia	\$17,007.13
Joshua Goodman	Bill Jennings	\$9,325.51
Cheryl Foti	Jatoft-Foti	\$7,120.75
John McGrath	Rick Altig	\$6,852.40
Joseph Diecedue	Surace-Smith	\$6,648.09
Jim Bianchi	Durhon Oldham	\$6,280.41
David Garrett	Geneser-Geneser	\$6,150.69
AJ O'Connor	Stephen Greer	\$5,894.76
Arthur Greene	Paul Rumbuc	\$5,045.24
David Ackerman	Eric Giglione	\$4,857.94

Total MGA Bonus Paid: \$266,724.09
113 Managers Qualified

BR Bonus*

Qualifier	SGA	Amount
Samuel Cohen	Fred Hadayia	\$5,626.11
Donald Orban	Scott Latta	\$4,804.57
Shoshannah Brenner	Jatoft-Foti	\$4,680.37
Mathew MacCannell	Rick Altig	\$4,175.20
Christopher Kurz	Geneser-Geneser	\$3,959.55
Simon Arias	Surace-Smith	\$3,409.88
Stefan Johannsson	Altig-Hay	\$3,047.12
Sara Geiger	Fred Hadayia	\$2,778.98
Beth Snow	Jatoft-Foti	\$2,685.61
Patrick Stenglein	Altig-Deley	\$2,678.85

Total BR Bonus Paid: \$183,890.18
199 Managers Qualified

* Only the top ten qualifiers in each bonus category are shown. A full list of bonus qualifiers is provided on the inserts accompanying this magazine.

Watch Us Grow!

"Serving the community by the people in the community to the community made all the difference for this office. And we are very excited about our opening."

— Paj Padmawar

"Opening new offices allows us to penetrate our market more effectively which in turn means a greater opportunity today than ever before for our business owners."

— Kris Barron

"It is so amazing to be a part of a company where your opportunity for growth is unlimited, no matter of your age, background, or life experiences. Remember, the only person who will ever stop you is you."

— Jennifer Ingimundson & Rory Crockford

"For Altig to give us the opportunity to run our own office and train us as if we were SGAs is priceless. Their belief in us is never ending. I am an AIL lifetimer."

— Nadia King

At American Income and National Income, we don't waste any time. In the spirit of thinking big, many of our SGAs have expansion efforts in the works. Listed below are some of the new satellite Agency Office openings our SGAs and their Agencies have completed through the month of June. Take a look! This is exciting because it brings the American Income and National Income names into new hometown communities across the country.

The Rick Altig Agency

The Rick Altig Agency opened three new offices.

Kamloops, BC

MGA: Paj Padmawar

Knoxville, TN

MGA: Kris Barron

Regina, SK

MGA: Jennifer Ingimundson & Rory Crockford

The Altig-Orlovic Agency

More Altig offices with Altig-Orlovic's addition in California.

Yuba City, CA

MGA: Nadia King

These new offices openings are very important. It shows we are thinking big and focusing on better serving our clients with your new office openings. If you have opened an office recently, please e-mail Brenda Day at the Home Office and tell us about the exciting news. She can be reached at bday@ailife.com.

Congratulations on making this opportunity a reality! We wish you all luck in expanding your business in the communities you are now serving!

JUNE CATEGORY I

NAME	NG	RTN	1st Yr. NET	Standard	% of Standard	NET ALP
Durhon Oldham		72.9	\$327,856	\$229,500	143	\$459,481
Rick Altig		73.5	786,385	598,000	132	1,415,760

JUNE CATEGORY II

NAME	NG	RTN	1st Yr. NET	Standard	% of Standard	NET ALP
Fred Hadayia	90		\$150,646	\$91,500	165	\$174,643
Paul Rumbuc		73.5	200,178	138,500	145	285,155
Altig-Deley		68.2	128,756	121,000	106	177,451

JUNE CATEGORY III

NAME	NG	RTN	1st Yr. NET	Standard	% of Standard	NET ALP
Imran Satti		68.7	\$151,067	\$86,500	175	\$224,819
Surace-Smith	87		186,672	108,300	172	263,326
Bill Jennings		69.7	146,193	93,000	157	191,410
Steve Hartman		69.3	98,063	67,000	146	156,652
Altig-Hay		69.2	78,685	76,000	104	125,343

JUNE CATEGORY IV

NAME	NG	RTN	1st Yr. NET	Standard	% of Standard	NET ALP
John Akers		71.0	\$46,453	\$43,500	107	\$87,712

JUNE CATEGORY V

NAME	NG	RTN	1st Yr. NET	Standard	% of Standard	NET ALP
Scott Latta		72.2	\$49,977	\$19,500	256	\$54,218
Chris Hernandez		72.0	49,760	28,000	178	75,857
Steve Jakubczak		72.8	38,774	37,000	105	46,765

YTD CATEGORY I

NAME	NG	RTN	1st Yr. NET	Standard	% of Standard	NET ALP
Durhon Oldham		72.9	\$1,399,062	\$1,273,500	110	\$2,161,963
Rick Altig		73.5	3,766,430	3,744,000	101	6,705,173

YTD CATEGORY II

NAME	NG	RTN	1st Yr. NET	Standard	% of Standard	NET ALP
Paul Rumbuc		73.5	\$1,033,739	\$831,000	124	\$1,554,160
Fred Hadayia	90		339,836	274,500	124	404,627

YTD CATEGORY III

NAME	NG	RTN	1st Yr. NET	Standard	% of Standard	NET ALP
Bill Jennings		69.7	\$1,115,363	\$558,000	200	\$1,401,373
Surace-Smith	87		1,065,332	617,400	173	1,643,926
Imran Satti		68.7	879,863	519,000	170	1,141,958
Steve Hartman		69.3	523,349	402,000	130	870,442
Steve Friedlander		74.8	502,652	480,000	105	924,420
Steve Greer		71.1	575,204	555,000	104	798,884

YTD CATEGORY IV

NAME	NG	RTN	1st Yr. NET	Standard	% of Standard	NET ALP
John Akers		71.0	\$348,308	\$261,000	133	\$576,758
Mark Hancock		69.4	395,651	390,000	101	655,850
Marc Rosen	84		313,802	312,000	101	449,528

YTD CATEGORY V

NAME	NG	RTN	1st Yr. NET	Standard	% of Standard	NET ALP
Chris Hernandez		72.0	\$319,338	\$168,000	190	\$399,092
Scott Latta		72.2	205,152	117,000	175	251,886
Steve Jakubczak		72.8	261,809	222,000	118	313,257

PR Manager



Debbie Enstedt
Winnipeg, MB

Category A:



Jacqueline deVooght
Calgary, AB



Leo VanDenBussche
Winnipeg, MB

Category B:



Irene Rurycz
N. Royalton, OH



Catherine Briggie
Phoenix, AZ

Category C:



Richard Case
N. Royalton, OH



Kenneth Altizer
Nitro, WV

June Production

PR Manager	No. Cards	SGA
1. Debbie Enstedt	23,368	Rick Altig
2. Malka Arony	5,414	HO CA/Hartman
3. James Tasker	3,708	Durhon Oldham

All Time PR Card Production Record

Month: 18,960 cards

Category A	No. Cards	SGA
1. Jacqueline deVooght	5,549	Rick Altig
2. Leo VanDenBussche	4,535	Rick Altig
3. Robert Dailey	2,342	Eric Giglione
4. Robin Andrade	1,812	HO MA
5. George Farenthold	1,661	Durhon Oldham

Category B	No. Cards	SGA
1. Irene Rurycz	1,598	Surace-Smith
2. Catherine Briggie	1,361	Steve Hartman
3. Vivian Dwyer	1,129	Altig-Hay/Bitman
4. Susan Cooksey	1,098	Tyrone Conard
5. Brenda Swecker	1,097	Chris La Fond

All Time PR Group Production Record

Month: 55 groups Vivian Dwyer

Category C	Groups	SGA
1. Richard Case	12	Surace-Smith
2. Kenneth Altizer	11	Marc Morton
3. Jerry Hartnett	10	Marc Morton
3. Susan Fuldauer	8	Mark Hancock
4. John Wagner	8	Steve Jakubczak

YTD Production

PR Manager	No. Cards	SGA
*1. Debbie Enstedt	94,420	Rick Altig
*2. Malka Arony	37,605	HO CA/Hartman
3. Charles Hill	28,018	Jatoft-Foti

All Time PR Card Production Record

YTD: 61,879 cards Denise Bowyer

Category A	No. Cards	SGA
*1. Malka Arony	14,208	HO CA/Hartman
*2. Charles Hill	11,760	Jatoft-Foti
3. Mark Gagliardi	11,167	Jatoft-Foti
4. Brenda DiSomma	11,136	Eric Giglione
5. Leo VanDenBussche	10,813	Rick Altig

Category B	No. Cards	SGA
*1. Vivian Dwyer	8,778	Altig-Hay/Bitman
*2. Irene Rurycz	7,137	Surace-Smith
3. Darrell Dorey	6,859	Imran Satti
4. Catherine Briggie	6,284	Steve Hartman
5. Mary Hinterberger	6,056	Steve Greer

All Time PR Group Production Record

YTD: 110 groups Richard Case

Category C	Groups	SGA
*1. Kenneth Altizer	69	Marc Morton
*2. Richard Case	49	Surace-Smith
3. Cheryl Cook	34	Durhon Oldham
4. Susan Fuldauer	34	Mark Hancock
5. Jerry Hartnett	33	Marc Morton

Category A = SGA categories one and two. Category B = SGA categories three, four, and five. Category C = Top number of group credits signed from all SGA categories. Public Relations Manager selection guidelines for recognition in the *Spotlight* are as follows: *Must have two PR Representatives coded and meet all production requirements.* Also, please note, the number of leads will be used to break a tie in Category C.

MONETARY DONATIONS

American Income & National Income

- Donated \$5,000 to the *Guide Dogs of America*.
- Contributed \$5,000 to sponsor the *CEP Ontario Region Charity Golf Classic*.
- Presented \$25,000 to *Americans United*.
- Gave \$5,000 to the *Economic Policy Institute*.
- Donated \$3,000 to the JLC National Trade Union Council for the *2006 Human Rights Award Dinner*.

The Rick Altig Agency

- Contributed \$200 to the *Canadian Racing Pigeon Union* for their annual convention.
- Donated \$500 to the *Canadian Ten Pin Bowling Association's* scholarship fund.
- Presented \$500 to the *Newfoundland and Labrador Wildlife Federation*.
- Gave \$325 to the *Firefighters Charity Fund*.
- Donated \$500 to *CAW 3003* for strike support.
- Contributed \$200 to the *Idaho Wildlife Association* for convention sponsorship.
- Donated \$310 to the *CWA Convention* in Oregon.
- Gave \$177.46 to the *Oregon Postal Workers Union* for convention prizes.
- Presented \$200 for the *Teamsters Joint Council 28 Golf Tournament*.
- Donated \$500 to *ASPAR*.
- Gave \$200 to the *Ontario Association of Medical Radiation Technologists'* foundation for education of sick children.
- Contributed \$500 to *Operating Engineers 801* for their bursary.
- Presented \$75 to *BCTGM* for a member gift certificate.

The Mark Hancock Agency

- Donated \$400 to the *Central Indiana Labor Council/United Way Annual Golf Outing*.
- Contributed \$500 to the *Indiana Blood Center*, and the Agents donated blood for the *National Bone Marrow Registry*.

The Jatoft-Foti Agency

- Gave \$106.19 to the *East Bay CCUL* for their chapter meeting dinner.
- Donated \$211.19 to the *Sequoia Chapter* for their chapter meeting and golf tournament.
- Provided \$14.06 to the *Fresno Retirees Picnic* for a raffle prize.
- Contributed \$460 to the *Birds Landing's Carpenters Shoot* and their *Plumbers Shoot* for raffle prizes.
- Gave \$130.47 to the *Mt. Diablo North Bay & Sacramento Valley Chapter Meetings* for a raffle prize.
- Donated \$273.81 to the *California Labor Fed Conference*.
- Presented \$745.95 to the *UFCW States Council Convention*.
- Gave \$55 to the *Teamsters Retiree Club of Santa Clara County* for their annual luncheon.
- Contributed \$1,000 to the *Plasterers and Cement Masons* to sponsor their golf tournament.

The Chris La Fond Agency

- Donated \$1,000, along with the Durhon Oldham and Fred Hadayia Agencies, to the *PA AFL-CIO Working Families Trap Shoot*.
- Gave \$200 to the *Westmoreland County Area Labor Management Committee* for their golf outing.
- Contributed \$100 to *Westco FCU's 37th Annual Meeting*.
- Donated \$100 to the *George Halupka Memorial UMF Golf Tournament*.
- Gave \$50 to *RWAW 37* for the *Roofers Annual Picnic*.
- Donated \$100 to *UWUA Operation Family Reunion*.

The David Zophin Agency

- Donated \$2,000 to Massachusetts SEIU for their *Bed of Roses* event.
- Contributed \$1,000 to *AFSCME Council 4* for the *Veteran's Memorial Fund*.
- Presented \$250 to *UFCW 371* for their golf tournament.

Total \$55,884.13

OTHER DONATIONS

The Mark Hancock Agency

- Donated 25 boxes of food to the *Central Indiana Labor Council*.
- Donated door prizes to the *Indiana Alliance for Retired Americans State Conference*.

Be sure to submit your contributions monthly via e-mail to dyannazzo@ailife.com.

Appreciating Our Customers

Does your Agency have a significant way to recognize your customers? Are they aware that you appreciate their loyalty? Or do you sometimes forget they are our most valuable assets?

It is not unusual to take customers for granted, and this all-too-common problem can be the first sign of a decline in business. The act of taking your customers for granted can be a result of many different issues — a desire for market growth while hoping your market base doesn't erode, constantly seeking more profitable business and forgetting the business that got you started, arrogance, short-term thinking, indifference, or maybe even just laziness.

Everyone has worked hard to get the customers they already have. We now need to work just as hard to keep them. We all know that constantly seeking and winning new accounts but losing existing ones in the process is bad business. There is also little doubt that failing to grow new business while exerting too much effort on maintaining existing accounts can be just as hazardous. The secret is to find the perfect balance between servicing and "prospecting," and between selling and maintaining.

The magazine *Benefits Selling* suggests several ways to "recognize, reward, reinforce, and reinvent" our relationships with our customers:

- Send a newsletter or e-mail with notice of upcoming events or activities on relevant and useful information.

- Send "customer only" special gifts, cards, or holiday greetings.

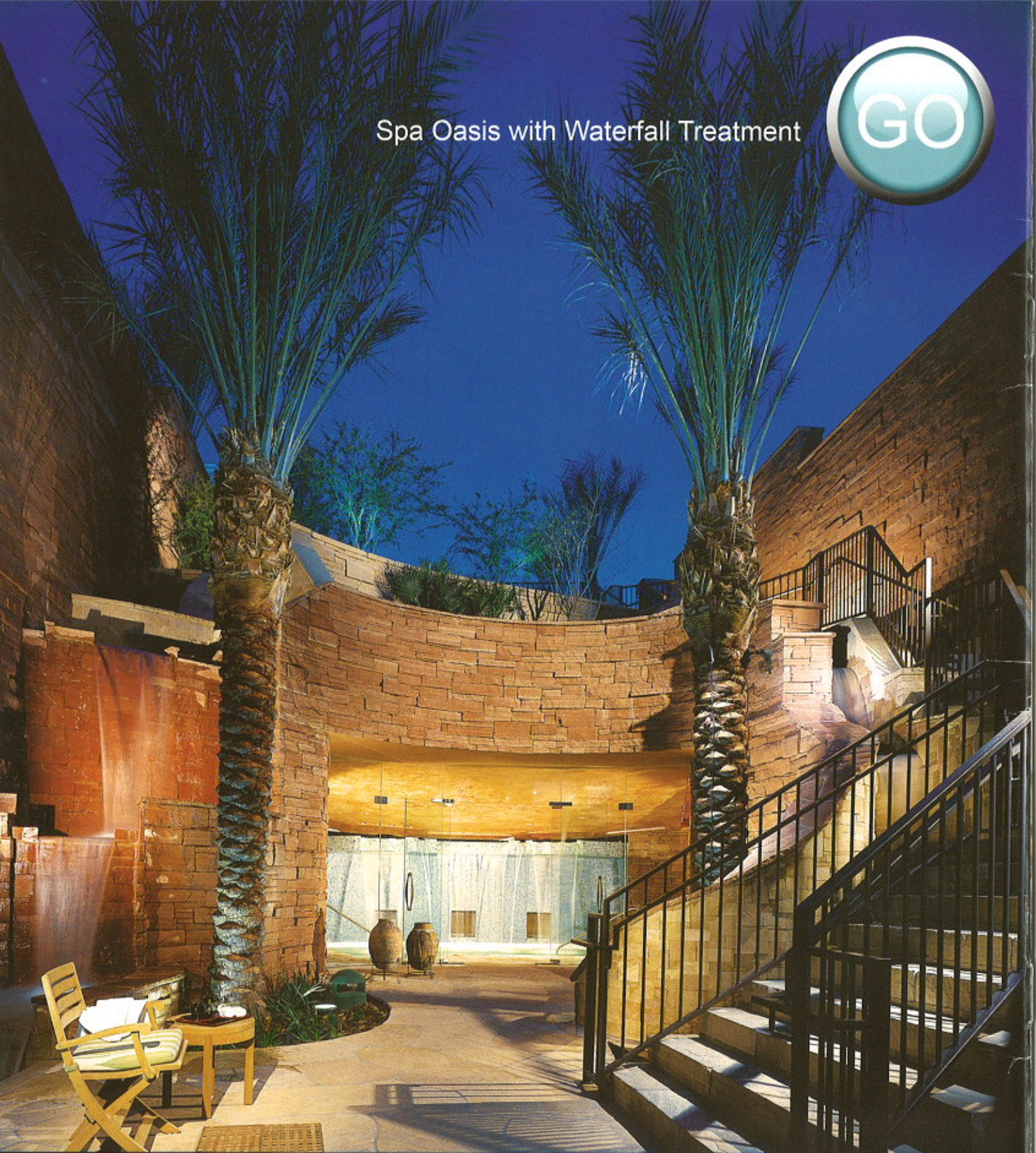
- Consider starting a customer appreciation Hall of Fame at your office, designed to recognize years of commitment, dedications to a profession, business successes, etc.

All of these activities clearly show the customers that you recognize, appreciate, and value their business. If you remove this and treat your clients as nothing more than ALP, they will lose any sense of connection or reciprocal commitment to you.

The concept of reciprocity is a simple one — people treat you the way you treat them. This concept holds true whether you are talking about a sales relationship, a romance, a family, or a long-term business arrangement, because all of these relationships are between people. Our business is about people and providing the best service possible to them, and we always need to keep this in mind. Remember — customers who feel appreciated are more likely to offer referrals so their friends and family can experience the same first-class treatment.

People want to feel valued, appreciated, important, and significant. Have you ever felt taken advantage of, underappreciated, or even abused? You would go to efforts to find another company if you did. Why wouldn't our clients do the same thing?

Spa Oasis with Waterfall Treatment



THE *Fairmont*
SCOTTSDALE PRINCESS

JUST THINK BIG!

May 17-20, 2007

Public Relations Bonus

Qualifiers

Jacqueline deVooght	\$4,864.50
Sara Thraillkillle	\$2,597.50
Rona Pileggi Spano	\$2,301.38
Bob Dailey	\$1,660.50
Robin Andrade	\$1,625.00
Kenneth Altizer	\$1,426.50
Leo VanDenBussche	\$1,392.31
Heather Cowdrey-Murch	\$1,323.69
Timothy Farr	\$1,261.00
Barbara Knight	\$1,228.50
Brenda DiSomma	\$1,185.12
Darrell Dorey	\$1,146.00
Tracie Uemura	\$1,095.00
Lori Quinn-Rozzell	\$1,063.50
Kelli Flora	\$1,025.89
Janice Howard	\$1,013.50
Malka Arony	\$1,003.04
Kelly Bittle	\$795.00
Irene Ruryez	\$737.50
Richard Case	\$729.00
Renee Flannery	\$612.50
Thomas Schrader	\$600.00
Shannon Walker	\$595.61
Laurie Onasch	\$582.00
Jerry Hartnett	\$557.00
Sharon Wright	\$540.00
Mark Gagliardi	\$531.50
George Farenthold	\$520.18
Heidi Gale	\$514.50
Alaina Latinsky	\$507.00
Camilla LoFranco	\$497.50
Ken Lett	\$485.50
James Tasker	\$477.00
Brenda Swecker	\$458.00
Susan Fuldauer	\$453.00
Melanie Webb	\$453.00
Vivian Dwyer	\$438.88
John Wagner	\$434.50
Mary Hinterberger	\$417.00
Cheryl Cook	\$382.50
Ulyssia Williams	\$379.50
Catherine Briggie	\$377.00
Denise McDonald	\$327.00
Gary Silberman	\$324.00
William Sauers	\$323.00
Julia Mulford	\$319.50
Frances Christie	\$317.50
David Blaisdell	\$295.00
Bill Verbeten	\$286.50

Patti Morgan	\$284.00
Charles Hill	\$283.22
Krissa Hensley	\$245.00
Al Wall	\$242.90
Daryl Barnett	\$242.50
Tracy Smith	\$240.00
Marilyn Gonzalez	\$229.50
Pater Nielsen	\$225.00
Deborah French-Gorman	\$202.50
Randy Stockley	\$198.50
Becky Cutler	\$193.50
Donald Spohn	\$183.50
Kelvin Muggeridge	\$181.50
Susan Cooksey	\$171.51
Joe Galusha	\$171.08
Holly Dichiaro	\$169.50
Rachelle Valdez	\$163.50
Erica Dalager	\$160.00
Mario Soljan	\$143.00
Kathy Stone Santos	\$142.50
Casandra Robinson	\$137.75
Michelle Baxter	\$132.00
David Provencher	\$126.00
Larry Lozano	\$118.39
Brett Neal	\$102.00

JANUARY
FEBRUARY
MARCH
APRIL
MAY
JUNE
JULY
AUGUST
SEPTEMBER
OCTOBER
NOVEMBER
DECEMBER

Total

\$48,968.53



MGA Bonus

June Bonus Qualifiers

Samuel Cohen	\$17,007.13	Glenn Vandesande	\$2,407.91	James Taylor	\$1,076.61
Joshua Goodman	\$9,325.51	Amber Madaris	\$2,292.87	Francis Perez	\$1,061.02
Cheryl Foti	\$7,120.75	Dustin Henderscheid	\$2,178.83	Warrior Hunt	\$1,036.57
John McGrath	\$6,852.40	Melanie Cohen	\$2,143.38	Jonathan Wilson	\$1,023.15
Joseph Diecedue	\$6,648.09	Matthew Ho	\$2,078.19	Anthony Accurso	\$1,017.89
Jim Bianchi	\$6,280.41	Jason Young	\$2,045.36	Jeff Ribman	\$1,009.37
David Garrett	\$6,150.69	Rodney Ward	\$2,044.18	Jason Dickson	\$1,002.55
AJ O'Connor	\$5,894.76	Ryan Stenglein	\$2,022.68	Scott Baker	\$947.84
Arthur Greene	\$5,045.24	Luis Heredia	\$1,988.71	Noe Gonzales	\$946.72
David Ackerman	\$4,857.94	Elaina Bosco	\$1,906.99	Rajkumar Padmawar	\$921.53
Rebecca Klebsch	\$4,775.34	Bonnie Williams	\$1,827.51	Rachel Arenas	\$904.70
Curt Snow	\$4,700.05	Susanne Munro	\$1,785.40	Preston Foster	\$896.41
Phillip Lacross	\$4,692.07	Kouame Yoboue	\$1,746.59	Cathy Thompson	\$858.73
Donald Orban	\$4,442.37	Karl Schuckert	\$1,745.85	Vedran Pipinic	\$845.81
Matthew Hogan	\$4,439.96	William Myatt	\$1,739.38	Nestor Aramayo	\$836.77
Latonya Tucker	\$4,071.14	Tyler Hunt	\$1,721.65	Matthew Cano	\$766.73
Dorian Oldham	\$4,030.06	Asher Lavallee	\$1,717.58	Anthony Mutter	\$752.53
Steven King	\$4,010.22	Jay Mullins	\$1,635.64	Stephen Maloney	\$701.55
Bulbinder Hayer	\$3,911.20	Harpreet Gujral	\$1,632.36	David Wang	\$697.41
Megan Olson	\$3,686.40	Eric Miller	\$1,614.08	Ian Palmer	\$675.13
Joseph Szygiel	\$3,557.17	Susan Bergh	\$1,606.59	Amir Sedaghat	\$646.82
Matthew Wolfanger	\$3,439.53	Troy Plummer	\$1,602.56	Joseph Larsen	\$616.90
Lawrence Hauck	\$3,380.57	Frank Gioffre	\$1,599.74	Brandon Teter	\$605.27
David Farraway	\$3,345.25	Christopher Stephens	\$1,571.61	Robert Dunn	\$603.09
Barbara Leader	\$3,254.05	David Hausman	\$1,554.66	Kristie Druffel	\$593.74
Russell Chang	\$3,221.46	Zachary Hart	\$1,523.91	Derek Sandilands	\$583.23
Wayne Hendricks	\$3,198.95	Dustin Raaum	\$1,490.50	Cindy Craven	\$573.23
Randy Teyssier	\$3,111.13	William Haefs	\$1,422.41	James Bailey	\$569.40
Stefan Johannsson	\$2,867.81	William Thompson	\$1,407.65	Moswen Taylor	\$528.21
Mark Gorman	\$2,862.21	Charles Vance	\$1,356.55	Edward Clunk	\$511.80
Narinder Dhillon	\$2,754.80	Michael Laramie	\$1,285.68	Kevin Barrow	\$509.03
Doreen Ryan-Foti	\$2,685.08	Micah Cohen	\$1,277.17	Roger Johnson	\$436.80
Ronald Gurney	\$2,682.50	Erik Graham	\$1,274.96	Tod Brown	\$292.10
Ryan Bisanz	\$2,666.58	Pat Coughlin	\$1,272.92		
Jonathan Pearson	\$2,613.31	David Solomonov	\$1,254.94		
John Hard	\$2,560.61	Charles McGrane	\$1,251.69		
Scott Keency	\$2,531.45	Brian Schreiter	\$1,217.50		
John West	\$2,485.47	Paulo Rosa	\$1,169.96		
Maxine Moody	\$2,458.97	Tim McAdams	\$1,103.16		
Samuel Lasala	\$2,449.31	Michael Allen	\$1,088.21		

Total **\$266,724.09**

Retention Bonus

QUALIFIER	BONUS*
Ed Olfert	\$4,656.56
Tara Soderman	\$4,597.29
Ruben Soberanes	\$4,027.04
Max Quasem	\$3,988.40
Timothy Cruise	\$3,862.22
Carla Miller	\$3,815.41
Michael Hallbrook	\$3,745.30
Joseph Moore	\$3,670.00
Patrick Parisi	\$3,586.91
Majjargal Sukhbaatar	\$3,536.38
Kevin Haines	\$3,422.14
Edwin Menzies	\$3,215.01
Steven Stensrud	\$3,158.41
Rudji Camenzind	\$2,962.19
Robert Rowe	\$2,865.77
Crystal Valentine	\$2,842.03
Jesse Wise	\$2,806.95
Jinzhou Zhao	\$2,770.36
Jessica Robinson	\$2,685.61
Farhod Shamsiyev	\$2,649.39
David Solomonov	\$2,646.41
Arthur Westergren	\$2,580.55
Jose Lopes	\$2,574.91
David Thornton	\$2,552.40
Scott Remmey	\$2,538.30
Robert Ulreich	\$2,535.19
Timothy Baker	\$2,521.86
Alfred Brenner	\$2,511.17
Timothy Iose	\$2,503.10
John Collins	\$2,502.12
Naveen Eapen	\$2,486.70
Jason Young	\$2,484.74
Adam Fogelman	\$2,449.29
Samantha Chui	\$2,429.05
Sarah Sweeney	\$2,276.18
Amir Sedaghat	\$2,273.82
Choo Yaj	\$2,246.24
Jena Rana	\$2,239.81
Herivelto Pereira	\$2,239.38
Bill Hayer	\$2,211.01
Rosalie Zwicker	\$2,208.26
Randolph Souliers	\$2,195.36
Jalel Bouziri	\$2,189.14
William Chang	\$2,183.64
Heather Hewitt	\$2,177.86
Tim Riley	\$2,137.40
Rae Duvauchelle	\$2,122.59
Timothy Clark	\$2,097.49
Shashank Hedao	\$2,094.77
David Jackson	\$2,079.30
Theresa Bellajaro	\$2,079.06
Sylvia Freeman	\$2,075.87
Patrick Duray	\$2,062.91
Mack Bell	\$2,048.30
Sarah Worobec	\$1,991.56
Tasha Tucker	\$1,989.25
Derek Sandilands	\$1,987.65
Allan Munro	\$1,944.23
Garret Kun	\$1,937.20
Alan Rosen	\$1,930.13
Barbara Leader	\$1,924.63
Jackie Husted	\$1,912.18
Julie Aprahamian	\$1,904.39
Genesis Gima	\$1,900.21
Sebastian Kazek	\$1,899.96
Curt Snow	\$1,898.16
Freida Yakubov	\$1,867.49
Larhon Hildebrandt	\$1,866.72
Jorge Galvis	\$1,860.27
Maria Esposito	\$1,857.71
Darcie Matzer	\$1,852.55
Mathew MacCannell	\$1,849.93
Yevgeniy Kashkin	\$1,841.81
Daven Hemosura	\$1,837.15
Anthony Mele	\$1,831.88
Mary Ann Gaelic	\$1,824.78
Matthew Gaona	\$1,824.64
John Reason	\$1,824.02
John Bulecza	\$1,812.14
Chad Mulchand	\$1,798.86
Karen Stockwell	\$1,795.16
Jennifer Ingimundson	\$1,794.99
Kyriacos Davis	\$1,790.55
Matthew Wolfanger	\$1,789.07

QUALIFIER	BONUS*
Bedis Kilani	\$1,776.24
David Orrico	\$1,769.58
Corey Woodson	\$1,764.96
Timothy Collier	\$1,762.53
Adam Kahn	\$1,748.40
Krista Thieme	\$1,736.43
Donald McCrary	\$1,716.36
Eric Miller	\$1,713.06
Marissa Pascual	\$1,692.04
Rory Crockford	\$1,677.64
Patricia Newell	\$1,670.84
Agatha Safford	\$1,661.37
Karen King	\$1,657.31
Yekaterina Mayants	\$1,654.87
Craig Strompf	\$1,623.58
Renée Jeffries	\$1,619.33
Ramin Madani	\$1,605.95
Eric Labossiere	\$1,596.59
Sabrina Lloyd	\$1,589.44
Sean Lacroix	\$1,575.97
Steven Edgell	\$1,560.03
Grant Sharp	\$1,553.31
Mark Bleier	\$1,547.32
Zachary Hart	\$1,546.93
Donald Nelson	\$1,520.26
Rachael Klevis	\$1,516.27
Phillip Humbel	\$1,499.59
Andrew Fagan	\$1,480.77
David Williams	\$1,476.13
Ronald Friedlander	\$1,469.74
Talley Ridley	\$1,469.24
Sean Smith	\$1,454.32
Brandon Corkins	\$1,452.77
Paramjit Sangha	\$1,452.69
Brian Clark	\$1,450.24
David Williams	\$1,442.42
Brett Gryska	\$1,440.96
Ryan Sweet	\$1,434.12
James Schneider	\$1,432.64
Floyd Shewmaker	\$1,432.26
James Nelligan	\$1,429.96
Beth Snow	\$1,424.20
Richard Lawson	\$1,421.40
Kevin St. John	\$1,419.52
Randy Teyssier	\$1,414.98
George Noujaim	\$1,410.73
Michael Broker	\$1,407.78
George Stunge	\$1,402.91
Brian Allt	\$1,400.72
Winnie Kwok	\$1,392.57
Daniel Potilechio	\$1,378.12
Gregory Hayman	\$1,374.44
Mark Poechman	\$1,366.52
Tibor Simon	\$1,358.87
Andrew Bishop	\$1,358.70
Joseph Pastega	\$1,357.78
Ronald Trombetta	\$1,346.83
Angeles Ordas	\$1,340.84
Jason Mayer	\$1,339.94
Seyria Smith	\$1,339.42
David Farraway	\$1,337.16
Sherry Arroyo	\$1,330.54
Jonathan Wilson	\$1,330.49
Katherine Georgiou	\$1,329.91
Thomas Castor	\$1,327.45
Bonnie Williams	\$1,326.70
Tyler Hunt	\$1,325.79
Benjamin Foti	\$1,325.32
Nancy Myers	\$1,319.04
Aaron Tavizon	\$1,308.20
Greg Prasker	\$1,298.66
Benjamin Eggen	\$1,291.26
Chad Keeney	\$1,291.15
Larry Bolinske	\$1,287.91
Jessica Rounseville	\$1,281.42
Laurence King	\$1,275.05
Cindy Craven	\$1,272.77
Jesse Zwack	\$1,268.28
Cynthia Sittig	\$1,266.94
Matthew Gonzales	\$1,266.44
Christopher Roller	\$1,262.71
Brandon Braun	\$1,255.13
Lorena Barriere	\$1,252.84
Mark Gorman	\$1,251.22

QUALIFIER	BONUS*
Djenabou Diallo	\$1,245.31
Mychael Mills	\$1,240.79
Hector Dessis	\$1,227.44
John Baloun	\$1,227.26
Bert Feldman	\$1,223.42
Benjamin VanFossen	\$1,215.06
Scott Keeney	\$1,214.30
Victor Montoya	\$1,213.55
Shane Melanson	\$1,209.43
Adam Casto	\$1,209.34
Olaf Johnson	\$1,209.33
Luis Heredia	\$1,208.83
Ryan Grant	\$1,200.80
John Farley	\$1,199.17
Merrill Jacobs	\$1,198.12
Glyn Hurst	\$1,185.29
Cheryl McLean	\$1,165.59
Herman Libman	\$1,157.35
Yvonne Hernandez	\$1,157.31
Raymond Lopez	\$1,140.13
Daniel Arreola	\$1,129.98
Robert Seeber	\$1,129.87
Michael Naccarato	\$1,125.49
Vanessa Kanaan	\$1,116.62
Al Sorisho	\$1,111.48
Noel Roman	\$1,108.94
Robert Harris	\$1,081.77
Lovely Johnson	\$1,071.21
Marinela Achim	\$1,066.72
Brian Conklin	\$1,057.07
Robert Gerdes	\$1,054.96
Jeffery Siltman	\$1,052.69
Jennifer Wehrle	\$1,043.10
Jean Carela	\$1,037.44
Matthias Roemer	\$1,033.64
Beth Lopez	\$1,027.99
William Rose	\$1,027.46
George Lahamedjian	\$1,026.50
Glenn Vandesande	\$1,022.00
Matthew Herrera	\$1,014.39
Marcio Dacosta	\$1,013.54
Rickie Sasser	\$1,012.60
John Petty	\$1,010.78
Todd Engelson	\$1,006.16
John Horton	\$1,003.10
Adam Loverin	\$1,002.50
Cassie Gonzalez	\$1,000.41
Scott Mellgren	\$999.42
Art Gonzales	\$995.64
Ryan Clarke	\$995.26
Kevin Barrow	\$994.34
Mohamed Mezghani	\$993.86
Jim Read	\$989.54
Todd O'Neill	\$987.52
Nestor Aramayo	\$979.80
Kevin Willey	\$978.57
Cynthia Wilhelmi	\$976.20
Bhupinder Atwal	\$975.72
Nicholas Soboleski	\$955.19
Adam Herman	\$947.37
Christin Clark	\$939.87
Bradley Ellison	\$930.28
Heather Jameson	\$926.02
William Jaquay	\$924.02
Mitchell Look	\$920.29
Danielle Holmes	\$913.94
Brian Blair	\$913.61
William Burbank	\$911.95
Maria Diring	\$898.49
Kevin Gamble	\$895.97
Teresa Daye	\$893.94
Sami Mogannam	\$889.76
Siddharth Patel	\$888.19
Mathew White	\$882.40
Norman Sellen	\$881.38
Thomas Harkins	\$879.70
Valerie Franklin	\$878.51
David Wright	\$878.36
Charles VanDyke	\$877.41
Josh Killian	\$876.65
Denise Bostic	\$873.06
Stephanie Cole	\$872.56
Larry Chick	\$871.40
Jacob Garcia	\$865.80

Retention Bonus

QUALIFIER	BONUS*
Samson Adelufosi	\$865.08
Matthew Houston	\$864.85
James Buscher	\$862.07
Justin Turvey	\$861.29
Angela Olson	\$857.71
Margaret Hathorn	\$842.20
Heather Tanner	\$841.52
Joseph Storer	\$839.75
Tracy McNallan	\$832.35
Earle Harris	\$827.38
John Agnew	\$826.64
Cara Zeigler	\$824.68
Benson Kim	\$823.04
Lanlan Wen	\$819.13
David Lisowski	\$815.42
Norberto Galindo	\$815.40
Seth Delorme	\$814.63
Michael Perkins	\$813.60
Adam Lerch	\$811.25
Nigel Lilley	\$807.24
Lorraine Flakes	\$804.91
Rebecca Rushnok	\$800.86
Bryan Millar	\$779.27
Bradley Kincaid	\$773.61
Lennis Hayes	\$771.95
Derrick Cook	\$770.01
Carl Boldon	\$768.43
Herbert Adams	\$765.07
Michael Dupree	\$762.79
Amanda Nathoo	\$738.68
Timothy Frahm	\$732.23
Ronald Marx	\$725.72
Gregory Engrav	\$720.46
Democratis Pashalidis	\$720.44
Jared Milnarich	\$707.98
Richard Nye	\$701.49
Michael Welsh	\$699.94
Daniel Strader	\$689.31
Michael Boyer	\$682.64
Shirley Stanback	\$675.46
Ryan Rapp	\$673.25
Elmore Mundell	\$670.65
Travis Moody	\$667.26
David Healy	\$664.96
Ross Ewen	\$664.84
Julie Pinksen	\$661.51
Kim Burton	\$659.14
Roger Holloway	\$659.00
James Alders	\$657.31
Michael Post	\$649.09
Martha Souto	\$639.70
Stanlee Fried	\$639.48
Lloyd Sorrell	\$635.70
Raymond Risucci	\$635.41
Roger Dissmore	\$633.48
Greg Schooley	\$633.17
Demetrius Young	\$632.69
Bing Gao	\$630.94
Karen McGrath	\$626.65
Syed Hussain	\$626.00
Jennifer Vela	\$624.71
Kim Phamhuy	\$622.65
Tonya Parks	\$621.65
Melissa Losk	\$620.25
William Maruca	\$612.86
David Garbarskiy	\$612.14
Sean Hall	\$611.40
Michael Forcier	\$611.09
Ronald Larivee	\$609.60
Alex Bluhm	\$606.37
Blanton Harper	\$605.87
Joseph Coarsey	\$604.52
Omar Rodriguez	\$601.98
Christopher St. Aulcup	\$601.46
Matthew Grana	\$601.02
Nacole Bell	\$600.46
Susan Remington	\$600.11
Pamela Ladd	\$599.45
Kelvin Guzman	\$593.16
Qiana Harder	\$588.64
Andrew Wagner	\$586.39
Ray Buncome	\$585.43
William Darrow	\$584.76
Kyle Reid	\$584.08

QUALIFIER	BONUS*
Zachary Gehan	\$582.16
Angel Thompson	\$578.26
Joshua Pratscher	\$576.31
Meredith West	\$576.13
Kendrick White	\$575.76
Wida Amir	\$573.86
Ekene Agwuenu	\$573.45
Edward Hart	\$572.31
Lenora Andrews	\$571.83
David Vlassis	\$569.80
Leshawna Pead	\$567.22
Anthony Williams	\$564.61
Nicholas Nakao	\$563.64
Adriann Morales	\$562.64
Matthew Todd	\$562.49
Ka Yin Law	\$510.50
Marco Chow	\$509.30
Taina Lameko	\$488.02
Daushel Henderson	\$478.02
Timothy Nolan	\$473.40
Scott Fenton	\$461.84
Amber Baxter	\$461.07
Edward Dietrich	\$460.09
Richard Davis	\$455.45
Steven Spence	\$449.35
Marcelle Griffith	\$419.88
Ricard Castellanos	\$419.51
Matthew Nichols	\$419.23
Larry Wright	\$418.41
Merridy Devorce	\$418.00
Dean Schmitt	\$417.39
Andrea Hayward	\$417.12
Leslie Frohberg	\$416.45
Walter Bowser	\$416.37
Jeffrey Swistowicz	\$415.48
Scott Abrams	\$415.22
Kevin Rupp	\$408.92
Mary Balista	\$407.76
Devon Hillfickliter	\$403.13
Patricia Longenecker	\$402.51
Divine Chiang	\$401.40
Richard Carter	\$401.35
Ibrahima Ndiaye	\$397.73
Chris Helmsold	\$396.92
Ryan Nishio	\$395.72
Lawrence Austin	\$394.68
George Baptista	\$394.27
Anton Mathews	\$393.01
Michael Libassi	\$391.85
Justin Phillips	\$391.67
Zachary Jones	\$391.64
Olga Serpas	\$391.13
Sharon Wind	\$390.73
Shiju Pushpamangalam	\$389.46
Bianca Zaragoza	\$389.35
Aaron Kendall	\$389.30
Iris Rodriguez	\$388.88
Brenda Braithwaite	\$388.38
Mark Corkrean	\$387.96
Stephanie Grad	\$384.89
Scott Sullivan	\$384.83
Courtney Tinc	\$383.37
Joshua Thomas	\$380.40
Justin Davis	\$380.27
Dejervis Jiles	\$379.82
Jacob Kirk	\$379.14
Tatyana Rostanets	\$378.17
Tom Norris	\$262.26
Amy Burnside	\$256.27
John Barkle	\$249.10
Anthony Osei	\$248.08
Sophia Ng	\$247.95
Patrick Richards	\$246.60
Leonard Budiac	\$244.64
Shazad Khoja	\$243.69
Tina Pedro	\$243.24
Isola Jones	\$242.46
Louis Dooley	\$241.25
Ann Moss	\$239.04
Ka Wing Yu	\$238.71
Amber Owens	\$238.59
Ryan Kollar	\$237.70
Deshawn Gilbert	\$235.93
Jodi McLaughlin	\$233.40

QUALIFIER	BONUS*
Erik Skaar	\$232.30
Petko Petkov	\$230.90
Benjamin Ainscough	\$229.98
Jerome Schramek	\$229.74
Martin Teller	\$229.34
Rory Meyers	\$229.02
Khylah Settle	\$228.99
Ralph Graves	\$225.84
Amit Garg	\$224.81
Shawna Snarr	\$222.59
Nicholas Bernard	\$219.10
Naravan Phothisrath	\$215.25
Brandon Kissinger	\$214.69
Dennis Pracht	\$214.25
Michael Crespo	\$214.14
Titilayo Akinkanju	\$212.05
Alma Bucio	\$209.59
Daniel Pinschmidt	\$208.79
Ricky Tataryn	\$207.37
Joseph Nance	\$206.46
Richard Knight	\$204.46
William Bremer	\$203.81
Sami Ouedi	\$202.59
Laura McCurry	\$202.45
Angela Goodetaylor	\$199.69
Keith Truemmer	\$198.48
Sheila Wyman	\$198.15
R Kirby Sechovec	\$197.20
Ruthven Auguste	\$197.10
Johnnie Misterwhite	\$196.90
Sandy Cheung	\$195.28
Richard Miller	\$193.88
Collin Davis	\$192.02
Kevin Coleman	\$191.68
Matthew Cartwright	\$191.24
Jeffrey Brooks	\$191.01
Nicholas Melo	\$187.08
Derek Fujimoto	\$186.52
Ricardo Otero	\$185.16
Dwayne Vance	\$184.46
David Beaulieu	\$184.41
David Hannan	\$183.18
Francis Brosnan	\$182.35
James Gatewood	\$181.97
Lynae Franco	\$181.68
Frank Giordano	\$181.66
Kory Holler	\$181.38
Victor Everett	\$180.99
Mari Bengston	\$180.21
James Fenerty	\$179.90
Wesley Cramer	\$179.21
Kevin Wilson	\$178.49
James Sullivan	\$177.99
Ashley Donahue	\$176.97
Kristine Koeller	\$176.19
Christopher Nafe	\$174.53
Kristen Walker	\$173.32
Tiaga Phillips	\$173.04
Melisa Nyekan	\$172.97
Joseph Salazar	\$172.66
Yusef Alfadhil	\$172.41
Bryan Amiri	\$172.00
Jobe Modise	\$171.77
Anne Hughes	\$171.33
William Stubblefield	\$170.39
Tristan Ramsey	\$169.70
Miranda Smith	\$166.40
Tran Huy	\$165.54
Sara Miller	\$164.81
Lindsay Gameau	\$164.51
Katarzyna Lignarska	\$164.43
Daniel Martin	\$164.19
Kevin Smyth	\$163.04
James Bennett	\$162.48
Vincent Johnson	\$161.40
Angela Tobar	\$161.04
James Kardassilaris	\$160.82

Total Bonus Paid Out
\$520,084.75

BR Bonus

Qualifier	Bonus
Samuel Cohen	\$5,626.11
Donald Orban	\$4,804.57
Shoshannah Brenner	\$4,680.37
Mathew MacCannell	\$4,175.20
Christopher Kurz	\$3,959.55
Simon Arias	\$3,409.88
Stefan Johannsson	\$3,047.12
Sara Geiger	\$2,778.98
Beth Snow	\$2,685.61
Patrick Stenglein	\$2,678.85
Melanie Cohen	\$2,574.91
Willie Hayden	\$2,485.27
Mark Gorman	\$2,477.99
Barbara Leader	\$2,362.16
Joseph Szygiel	\$2,190.35
Kouame Yobooue	\$2,189.14
Matthew Melhorn	\$2,115.69
Rachel Buser	\$1,912.18
Jason Young	\$1,900.21
Bill Hayer	\$1,866.72
Todd Sahn	\$1,847.84
Glenn Vandesande	\$1,837.15
Luis Heredia	\$1,824.64
Rebecca Klebsch	\$1,769.58
Arthur Greene	\$1,743.68
Roger Fung	\$1,692.04
Tracy Haden	\$1,657.60
Bonnie Williams	\$1,649.03
Amber Madaris	\$1,638.94
Sidney Hodgskiss	\$1,615.09
Russell Chang	\$1,587.85
Susanne Munro	\$1,586.86
Asher Lavallee	\$1,553.31
Thomas VanOsdol	\$1,480.77
Steven King	\$1,450.24
John Hard	\$1,432.26
Craig Nugara	\$1,430.54
Matthew Wolfanger	\$1,417.89
Patrick Coughlin	\$1,357.78
Joshua Thomas	\$1,339.42
Susan Schreiber	\$1,330.54
Eric Miller	\$1,291.26
Jeremy Welch	\$1,275.05
Tyler Hunt	\$1,267.24
Garret Kun	\$1,245.31
Frank Gioffre	\$1,241.48
Michael Edelman	\$1,240.79
Michael Pope	\$1,227.52
Brett Gryska	\$1,227.44
Robert Kanaan	\$1,209.43
Bedis Kilani	\$1,196.45
John McGrath	\$1,192.74

Qualifier	Bonus
Diego Arangopuerta	\$1,185.29
Samuel Lasala	\$1,138.66
Muhammad Ali	\$1,066.72
James Taylor	\$1,052.69
David Guzman	\$1,050.85
William Haefs	\$1,043.10
Francisco Perez	\$1,037.44
Rory Crockford	\$1,033.64
Loren Cardwell	\$1,027.46
Michael Mandella	\$1,026.50
RW Hunt	\$1,013.54
Jonathan Wilson	\$1,000.41
Anthony Accurso	\$995.26
Harpreet Gujral	\$975.72
Sonny Gurney	\$930.28
Cynthia Sittig	\$893.94
Ryan Stenglein	\$882.40
Nicole Winn	\$873.06
Eddie Dhillon	\$871.40
Matthew Ho	\$869.65
Matthew Herrera	\$865.80
Darren Miller	\$857.71
Noe Gonzales	\$841.52
Michael Allen	\$839.75
Earnest Loveless	\$823.04
Rajkumar Padmawar	\$819.13
Doreen Ryan-Foti	\$811.25
Phillip Lacross	\$811.15
Randy Teyssier	\$808.39
Charles Vance	\$802.18
Jonathan Pearson	\$793.44
Steven Sequeira	\$779.27
Ryan Bisanz	\$772.64
Erik Graham	\$734.64
James Tanguay	\$732.23
Michael Broker	\$720.44
Robert Gerdes	\$683.09
Rodney Ward	\$682.64
Donald Wold	\$675.46
Matthew Willrodt	\$646.35
Timothy Clark	\$639.48
Sorana Blackfoot	\$635.70
Pamela Ladd	\$635.41
William Reeves	\$634.82
Roger Beals	\$633.17
LaTonya Tucker	\$632.69
Jessica Cox	\$631.81
Marnetta Mosley-Myles	\$628.94
Geoffrey Fischer	\$626.65
Joshua Pratscher	\$626.00
Jason Mayer	\$624.71
David Garrett	\$620.25

Qualifier	Bonus
Chad Mulchand	\$612.86
Mathew White	\$611.40
Diane Carrion	\$601.98
Vedran Pipinic	\$601.46
Edward Dietrich	\$601.02
David Montgomery	\$586.39
Anna Vaculikova	\$585.43
Dennis Titcombe	\$584.76
Dorian Oldham	\$582.16
William Thompson	\$578.26
Siddharth Patel	\$576.13
Michael Rogers	\$575.76
Jared Mlinarich	\$571.83
Bradley Ellison	\$569.80
Jay Mullins	\$567.59
Myrissa Howellbotts	\$567.22
Lisa Roemer	\$564.61
Benham Halali	\$563.64
Mary Ayarzagoitia	\$562.49
Troy Plummer	\$555.14
Jeff Ribman	\$488.02
Daushel Henderson	\$461.84
Carl Rudd	\$461.07
Charles McGrane	\$445.04
Lovely Johnson	\$419.88
David Ackerman	\$419.23
Travis Finley	\$418.41
William Myatt	\$418.00
Joshua Goodman	\$417.39
Karl Schuckert	\$415.48
Steven Edgell	\$406.79
Loren Cardwell	\$403.13
Zachary Hart	\$402.51
Jason Harris	\$401.40
Anthony Mutter	\$401.35
Dustin Raaum	\$397.47
Mataya Kestenbaum	\$396.92
Travis Moody	\$396.07
Volodymyr Derevyanny	\$395.72
Cory Adams	\$391.64
Ryan Tucker	\$390.73
Naveen Eapen	\$389.46
Patricia Lee	\$389.30
Theodore Greer	\$388.38
Steven Dichiaro	\$384.89
Horace Johnson	\$384.83
Michel Dickey	\$380.40
Sarah Williams	\$380.27
Terry Donaldson	\$379.82
David Smith	\$379.14
Brandon Corkins	\$378.17
Robert Hughes	\$367.29

Qualifier	Bonus
Jessica Weronke	\$348.72
Steven Strong	\$256.27
William Jaquay	\$248.08
Earle Harris	\$246.60
Bradford Geddes	\$243.24
Rachel Arenas	\$241.25
Brendt Kehoe	\$239.04
Brian Merryman	\$233.40
Dustin Henderscheid	\$232.30
Amir Sedaghat	\$229.98
James Milburn	\$229.34
Dawn McElwain	\$229.02
Cathy Thompson	\$228.99
Meghan Wright	\$225.84
Bhupinder Atwal	\$224.81
Michael Thiel	\$215.25
Herman Fennell	\$212.05
Curt Snow	\$208.79
Derek Sandilands	\$207.37
James Bailey	\$202.45
Torrence Henry	\$199.69
Jonathan Hebert	\$197.10
Kim Burton	\$193.88
Matthew Gonzales	\$191.68
Matthew Nereng	\$191.24
Stephen Maloney	\$187.08
Shiwa Hollingsworth	\$186.52
Corey Neff	\$184.46
Brent Rieck	\$181.97
Benjamin Foti	\$181.68
Ricardo Ferreira	\$181.66
Andrea Olson	\$180.21
Marco Chow	\$179.90
Daniel Strader	\$179.21
Stuart Pamell	\$177.99
Ryan Freund	\$174.53
Anthony Cannady	\$173.04
David Brister	\$172.97
Omar Hashimi	\$172.66
Paul Mahoney	\$172.41
Joseph Bucksot	\$164.81
Joseph Larsen	\$164.51
Allan Gilbert	\$164.43
Joseph Milching	\$164.19
Brandon Teter	\$161.40
Christopher Rodriguez	\$161.00
David Lull	\$160.82

Total Bonuses Paid Out

\$183,890.18

